

ELTF Claims

If there is an occurrence or a legal suit is filed, please notify Risk Management and the school superintendent (or a designee of the school board) IMMEDIATELY.

Even if a claim is not filed immediately, please notify our office about any serious incidents that could become a legal suit.

STATE OF ALABAMA DEPARTMENT OF FINANCE
DIVISION OF RISK MANAGEMENT
EDUCATORS LIABILITY
INCIDENT CLAIM REPORT

SCHOOL DISTRICT _____ SCHOOL _____ Social Security No. XXX-XX-XXXX (last 4)

Name of Covered Employee: _____
Home Address: _____
Home Phone No.: _____ Employee's Date of Birth: _____
Job Title/Job Classification: _____ County of Employment: _____
Date of Occurrence: _____ Time of Occurrence: AM _____ PM _____
Supervisor Notified (Name): _____ Date Supervisor Notified: _____

A. Name of Person(s) receiving injury or property damage: _____
Address: _____
Phone: _____

B. Describe fully the specific activity you were performing at the time the event occurred and what happened to cause the injury or property damage to other party. When space is provided on back of document.

C. Were there any witnesses? If so, give names, addresses and phone numbers. More space is provided on back of document.
Name: _____ Address: _____ Phone #: _____

D. List all other liability policies in force which may cover this incident and report this incident immediately to each carrier:

E. Has a lawsuit been filed? If Yes, attach a copy of the complaint and any other corresponding documentation.
Yes _____ No _____

I understand the reporting of false information may disqualify me from receiving coverage under this Program. I certify the above information is correct to the best of my knowledge.
Signature of Covered Employee: _____ Date: _____

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Claim Forms are available online at:
www.riskmgt.alabama.gov

Select “Downloads”, “Forms”



**State of Alabama
Department of Finance
Division of Risk Management**

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**State of Alabama
Department of
Finance**

Educators Liability Trust Fund



Division of Risk Management

(334) 223-6120

Educators Liability Trust Fund (ELTF)



The ELTF Program provides basic liability coverage for school board employees if a claim is made or a suit is filed against them in the performance of their job duties. Coverage began on July 1, 2013 and it applies to occurrences that happen on or after that date.

The benefits of the ELTF Program are similar to that of the General Liability Trust Fund providing coverage for employees of the State of Alabama. The limit of liability is \$1,000,000 per occurrence which includes your costs of defense.

Who is Covered?

Employees of local school boards in the State of Alabama including:

- ◆ Teachers
- ◆ Student Teachers and Aides
- ◆ Administrators
- ◆ Custodians
- ◆ Lunchroom Workers
- ◆ Office Staff

How Much Does It Cost?

The ELTF Program is free to the employees.

The program is paid for by the State Department of Education, and it is administered by the Alabama Department of Finance, Division of Risk Management.

Frequently Asked Questions:

Do I need coverage other than the ELTF?

*The ELTF can stand alone as your liability coverage if you are sued. Risk Management cannot advise you if additional coverage is needed because employees have different exposure to risks.

What if I already have liability coverage?

*You can have more than one company or agency providing liability protection.

If you continue to carry additional liability coverage, the ELTF Program is considered excess coverage. This means that ELTF administrators will coordinate with administrators from other companies to investigate and process the claim. In the event of an occurrence, employees should notify all companies with which they have liability coverage. Any loss is subject to being prorated between the companies.

Does the ELTF cover employment practice suits?

*Covered employees who are sued by other employees are covered provided the program conditions have been met.



Are field trips and activities outside the school covered?

*Field trips are covered provided that:

- 1- they relate to an educational activity (or to the job responsibility designated by the Board)
- 2- they have been pre-approved by the local school board.

Examples of non-educational activities would be a trip to the lake or theme park, a cruise, or any other activity that does not have an educational component.



Do Bus Drivers have coverage?

*Bus drivers can be covered when not operating the vehicle. For example, coverage is provided if there is an accident helping children on or off the bus. The ELTF Program does not provide liability coverage when related to operating a vehicle on the road. Automotive liability should remain in place to cover an accident involving a school bus or a vehicle licensed for public road use.

Further Questions? Call us at (334) 223-6120